

**REMARKS**

Claims 132-152 and 183-212 are now in the application.

Applicants' remarks in the previous response to the final rejection mailed May 5, 2003 are incorporated herein by reference and are not meant to be supplanted by the Supplemental Response.

In addition to those remarks, the following remarks are made because of the addition of independent claims 209.

Independent claim 209 is directed to a self-service library terminal comprising a reader arranged to read identifications on articles involved in library loan transactions, a payment apparatus arranged to receive payment from a borrower for fines related to overdue articles, and a controller. The controller is arranged to process signals from the reader corresponding to the identifications read by the reader, and the controller is arranged to interact with the payment apparatus in order to process the fines related to the library loan transactions.

The Green patent does not disclose a self-service library terminal that processes payments for overdue fines. Likewise, the Geraci patent does not

disclose a self-service library terminal that processes payments for overdue fines.

Accordingly, the combination of the Green patent and the Geraci patent does not disclose, teach, or suggest a self-service library terminal that processes payments for overdue fines.

Therefore, independent claim 209 and the claims dependent thereon are not unpatentable over the Green patent in view of the Geraci patent.

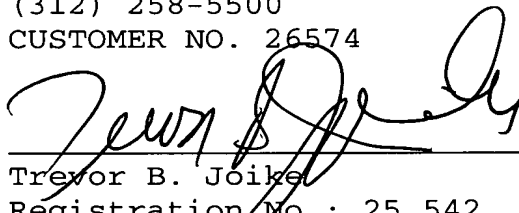
**CONCLUSION**

In view of the above, the claims of the present application patentably distinguish over the art applied by the Examiner. Accordingly, allowance of these claims and issuance of the present application are respectfully requested.

Respectfully submitted,

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